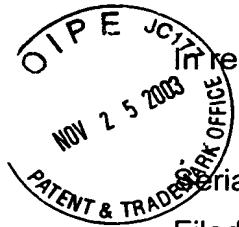


**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**



In re Application of

GARRISON et al

Serial No. 10/043,247

Filed: January 14, 2002

For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

:
:
: Group Art Unit: 3624
: Examiner: J. Patel
:

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 & 1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

November 25, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-0002A
File No. 1158.41314CX1
Client No. RPP-2A

PATENT

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41314CX1) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

A handwritten signature in black ink, appearing to read 'Sterling W. Chandler', with a long horizontal flourish extending to the right.

Sterling W. Chandler
Registration No. 51,370

1300 North Seventeenth Street
Suite 1800
Arlington, VA 22209
Tel.: 703-312-6600
Fax.: 703-312-6666

SWC/slk

Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-0002A 1158.41314CX1	SERIAL NO. 10/043,247
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT GARRISON, et al.	
		FILING DATE January 14, 2002	GROUP 3624

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA					
	AB					
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
	AL					

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FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM	0649105	4-19-95	Europe			
	AN	2283588	5-10-95	Great Britain			
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	Check Fraud: Preventive Measures for Businesses, Jocelyn P. Taylor, Journal of Cash Management, v12n1, page 34-38, Jan./Feb. 1992
	AV	Dialog (R) File 636: Gale Group Newsletter DB (TM), 2001 The Gale Group, Item Processing Report, v5, n6, pN/A, March 31, 1994
	AW	Communications in Managing Modern Payment Systems, Management Accounting, London, Jul./Aug. 1997, vol. 75, Issue 7
	AX	Dialog (R) File 636: Gale Group Newsletter DB (TM), 2001 The Gale Group, Credit Card News, v5, n26, pN/A, May 1, 1993
	AY	
	AZ	
Examiner		Date Considered

Docket No.: 3350-0002A
File No. 1158.41314CX1
Client No.: RPP-2A

PATENT

#4
BT
12-8-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of
GARRISON, et al.

Art Unit: 3624

Serial No: 10/043,247

Examiner: TBD

Filed: January 14, 2002

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For: AN ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT
IDENTIFICATION

GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

November 25, 2003

Sir:

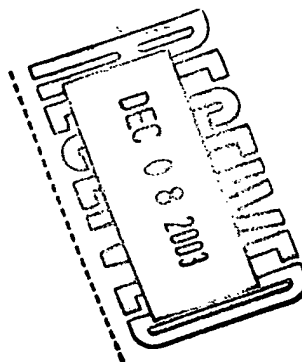
Transmitted herewith is a Response to Notice to File Missing Parts of Application in the
above-identified application.

☒ No additional fee is required.

☐ Also attached:

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0



- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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